

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Abe et al.

: Date: October 22, 2003

Serial Number: Concurrent

: Group Art Unit: Unknown

Filed: Concurrent

: Examiner: Unknown

Title: CONFIDENTIAL FRAUD  
DETECTION SYSTEM AND METHOD

: IBM CORPORATION  
Intellectual Property Law  
: MD90/201-1  
8501 IBM Drive  
: Charlotte, NC 28262

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**INFORMATION DISCLOSURE STATEMENT (IDS) UNDER 37 CFR 1.97**

**Commissioner For Patents  
Washington, D. C. 20231**

Dear Sir:

The attached Form PTO-1449, and any attached foreign patent office search report, provides a listing of information which may be relevant to the subject application. This IDS is not intended as a representation that better art is not available, nor that the information provided is prior art.

This IDS is submitted under:

  X   37 CFR 1.97(b) - No Fee.

       37 CFR 1.97(c) - No Fee. Each item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application. This communication is dated \_\_\_\_\_, which is not more than 3 months prior to the mailing of this statement.

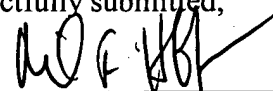
       37 CFR 1.97(c) - Fee.

       37 CFR 1.97(d) - Fee, Certification & Petition.

The Commissioner is authorized to charge payments of any associated fees required under 37 CFR 1.17(p) and (i) (1) to Deposit Account No.09-0469 (IBM).

Respectfully submitted,

By:



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<b>INFORMATION DISCLOSURE CITATION</b> <i>(Use several sheets if necessary)</i>	Docket Number (Optional) <b>CHA920030025US1</b>	Application Number
	Applicant(s) <b>Abe et al.</b>	
	Filing Date	Group Art Unit

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		US 2003/0033228 A1	2/2003	Bosworth-Davies et al.			
		US 2002/0138417 A1	9/2002	Lawrence			

**FOREIGN PATENT DOCUMENTS**

REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO
	WO03052621A1	6/2003	PCT				

**OTHER DOCUMENTS** *(Including Author, Title, Date, Pertinent Pages, Etc.)*

		Zadrozny, B. et al., "A Simple Method for Cost-Sensitive Learning," IBM Research Report RC22666 (W0212-045), December 6, 2002, pp.1-11.

<b>EXAMINER</b>	<b>DATE CONSIDERED</b>
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**EXAMINER:** Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.